FIG. 1A

100		104
ISSUER	ISSUE PROMISSORY NOTE	RECEIVER

DELIVER PROMISSORY NOTE

SETTLE PROMISSORY NOTE

PAYMENT REQUEST OF NOTE EXPIRED (DISCOUNT BEFORE DUE DATE)

TRANSFER BY ENDORSEMENT

PAYMENT REQUEST OF NOTE(DISCOUNT)

BANK

102

TRANSFEREE

106

FIG. 1B

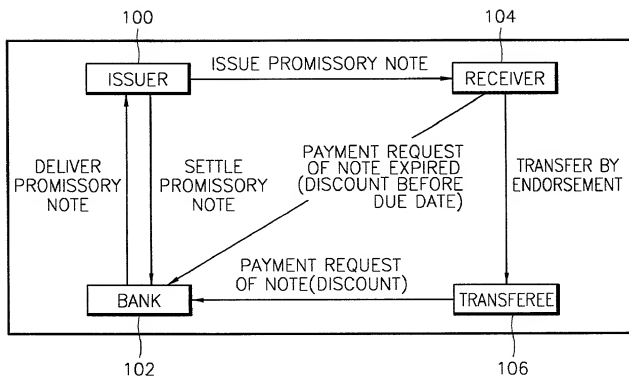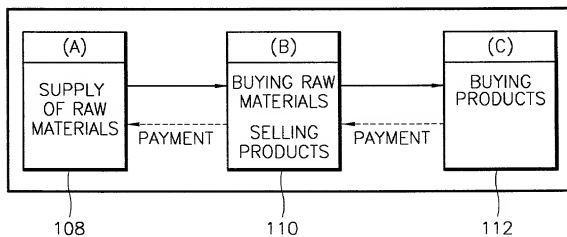| (A)	(B)	(C)
SUPPLY OF RAW MATERIALS	BUYING RAW MATERIALS SELLING PRODUCTS	BUYING PRODUCTS

PAYMENT

PAYMENT

108

110

112

FIG. 2A

ITEMS TO BE WRITTEN ON THE FRONT SURFACE OF
PROMISSORY NOTE(EXAMPLE)

* CHARACTERS INDICATING PROMISSORY NOTE(PRINTED FORM)

* UNCONDITIONAL PROMISE OF INTENTION THAT PREDETERMINED
  AMOUNT OF MONEY SHALL BE PAID(PRINTED FORM)

* DUE DATE

* PLACE TO PAY

* RECEIVER

* ISSUE DATE

* SIGNATURE OR SEAL OF ISSUER

FIG. 2B

ITEMS TO BE WRITTEN ON THE BACK SURFACE OF
PROMISSORY NOTE(EXAMPLE)

* DECLARATION OF INTENTION OF ENDORSEMENT(PRINTED FORM)

* ENDORSER'S ADDRESS

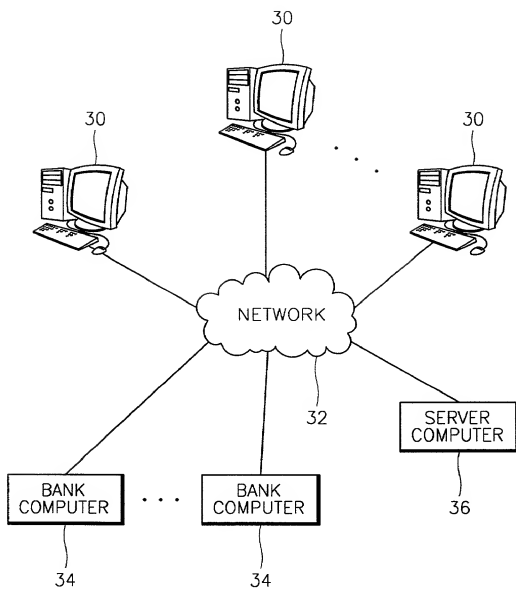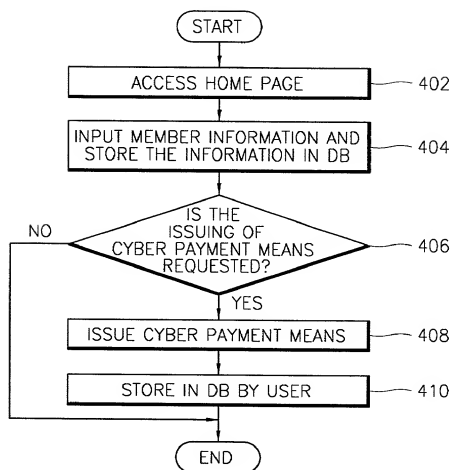* NAME AND SEAL OF ENDORSER

FIG. 3

30

30

30

NETWORK

32

SERVER
COMPUTER

36

BANK
COMPUTER

· · ·

BANK
COMPUTER

34

34

FIG. 4

```
        ( START )
            |
┌───────────────────────────┐
│    ACCESS HOME PAGE        │──── 402
└───────────────────────────┘
            |
┌───────────────────────────┐
│ INPUT MEMBER INFORMATION AND │──── 404
│   STORE THE INFORMATION IN DB │
└───────────────────────────┘
            |
          IS THE
  NO     ISSUING OF
◁──────  CYBER PAYMENT MEANS ────── 406
│         REQUESTED?
│            |
│           YES
│  ┌───────────────────────────┐
│  │  ISSUE CYBER PAYMENT MEANS │──── 408
│  └───────────────────────────┘
│            |
│  ┌───────────────────────────┐
│  │    STORE IN DB BY USER     │──── 410
│  └───────────────────────────┘
│            |
└────────────┤
            |
        ( END )
```

FIG. 5A

INPUT ITEMS FOR CYBER NOTE(EXAMPLE)
* DUE DATE
* AMOUNT OF MONEY
* RECEIVER'S BUSINESS REGISTRATION NUMBER
* ISSUE DATE
* ISSUER'S BUSINESS REGISTRATION NUMBER

FIG. 5B

INPUT ITEMS FOR CYBER NOTE ENDORSEMENT(EXAMPLE)
* ENDORSEMENT DATE
* RECEIVER'S BUSINESS REGISTRATION NUMBER
* ENDORSER'S BUSINESS REGISTRATION NUMBER

FIG. 6A

START

LOGIN ———602

ARE THERE
ANY ISSUED OR
PAID CYBER PAYMENT
MEANS?

—604

NO → ISSUE ACCORDING TO
REQUEST FOR ISSUING
CYBER PAYMENT MEANS

606

YES

SELECT TRANSACTION TYPE ———608

CASE OF SELECTING
CYBER NOTE
TRANSACTION

610 (A)

CASE OF SELECTING
CYBER CHECK
TRANSACTION

612 (B)

CASE OF SELECTING
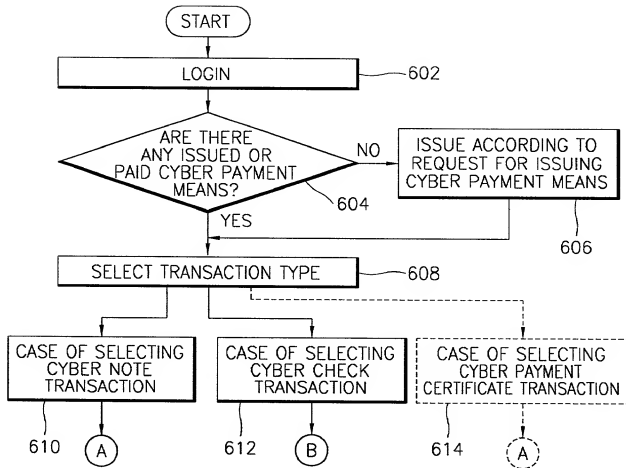CYBER PAYMENT
CERTIFICATE TRANSACTION

614 (A)

FIG. 6B

CYBER PAYMENT SYSTEM

| COMPANY NAME | |
| BUSINESS REGISTRATION NUMBER | |

* PLEASE SELECT CYBER NOTE TRANSACTION OR CYBER CHECK TRANSACTION

CYBER CHECK   CYBER NOTE

FIG. 7

704 — DATA INQUIRY

706 — DATABASE

CYBER NOTE
* BALANCE STATEMENT OF CYBER PROMISSORY NOTE ISSUED
* BALANCE STATEMENT OF CYBER PROMISSORY NOTE RECEIVED
* STATEMENT OF ISSUE
* STATEMENT OF DUE DATE
* STATEMENT OF ENDORSEMENT
* STATEMENT OF ENDORSEMENT DIVIDED
* STATEMENT OF BANK
* STATEMENT OF TRADER
* STATEMENT OF CYBER PROMISSORY NOTE DISHONORED

END

702 — SELECT ITEM — (A)

708 — ASK FOR PAYMENT

710 — INPUT DUE BILL (BOND)

712 — CONFIRMATION OF ISSUE

714 — CONFIRMATION OF DEPOSIT BALANCE OF ISSUER

716 — ENOUGH? — NO → **718** DISHONOR
716 — ENOUGH? — YES

720 — IS CHANGE INTO CYBER CHECK REQUESTED? — NO → **724** DEPOSIT IN CURRENT ACCOUNT → **726** STORE IN DATABASE → END
720 — YES → **722** CHANGE INTO CYBER CHECK

730 — SELECT NOTE — NO
734 — SELECT CYBER NOTE TO BE DIVIDED

728 — ENDORSEMENT, TRANSFER, BILL DISCOUNT TO BANK

732 — IS DIVIDED METHOD SELECTED? — YES
732 — NO

735 — INPUT BUSINESS REGISTRATION NUMBER OF TRADER WHO WILL BE PAID BY DIVISION, AND AMOUNT OF MONEY

736 — PROVIDE NOTE NUMBER AFTER DIVISION

737 — INPUT BUSINESS REGISTRATION NUMBER OF TRADER WHO WILL BE PAID

738 — CONFIRMATION OF ENDORSEMENT AND PAYMENT

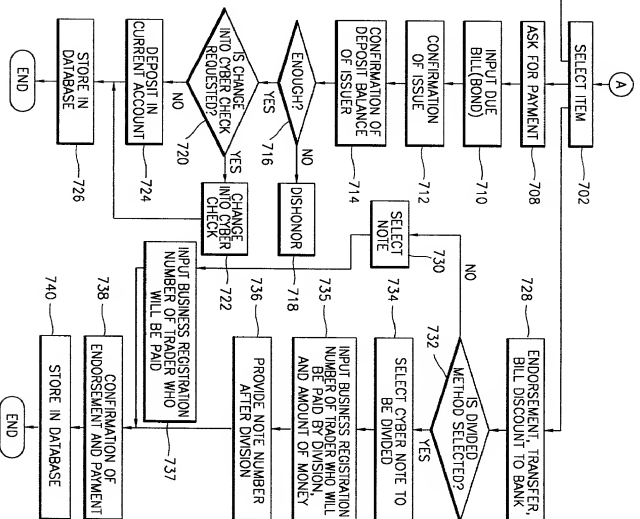**740** — STORE IN DATABASE

END

FIG. 8A

* YOU HAVE SELECTED CYBER NOTE TRANSACTION

1. PLEASE SELECT SERVICE ITEM

①

| DATA
INQUIRY |

②

| ASK FOR
PAYMENT |

③

| ENDORSEMENT,
TRANSFER,
BILL DISCOUNT
FROM BANK |

IN TRANSFER BY ENDORSEMENT OR BILL
DISCOUNT FROM BANK, YOU CAN DIVIDE
CYBER NOTE.

PLEASE SELECT DIVIDED METHOD OR
UNDIVIDED METHOD IN TRANSFER BY
ENDORSEMENT OR BILL DISCOUNT
FROM BANK.

☑ DIVIDED METHOD   ☐ UNDIVIDED METHOD

FIG. 8B

* YOU HAVE SELECTED DIVIDED METHOD

1. PLEASE INPUT INFORMATION ON PAYMENT BY DIVISION

BEFORE DIVISION	NUMBER OF NOTE TO BE DIVIDED		E1234
	AMOUNT OF NOTE TO BE DIVIDED		10,000,000
ENDORSEMENT /TRANSFER DETAIL AFTER DIVISION	NOTE NUMBER	BUSINESS REGISTRATION NUMBER	AMOUNT
	E1234−1	123−81−00234	5,000,000
	E1234−2	325−81−12764	2,000,000
	E1234−3	125−81−52769	500,000
	E1234−4	325−81−12766	120,000
	E1234−5	325−81−12767	600,000
	E1234−6	325−81−12768	780,000
	E1234−7	325−81−12769	1,000,000
	SUM		10,000,000

CONFIRM   CANCEL

FIG. 8C

* YOU HAVE SELECTED UNDIVIDED METHOD

1. PLEASE SELECT NUMBER OF NOTE TO TRANSFER(DISCOUNT)

	NOTE NUMBER	BUSINESS REGISTRATION NUMBER	AMOUNT
NEW ISSUE	E 1234	123−81−00234	5,000,000
	E 1235	214−81−45454	1,000,000
	E 1236	123−81−00234	5,000,000
	SUM		11,000,000
NOTE ENDORSED (TRANSFERRED)	A 3546	344−81−46464	1,500,000
	N 3848	311−81−47869	2,900,000
	D 1289	309−81−89364	5,000,000
	SUM		9,400,000

CONFIRM   CANCEL

FIG. 9

904 DATA INQUIRY

902 SELECT ITEM — (B)

906 DATABASE
- STATEMENT OF DAILY CYBER CHECK BALANCE
- STATEMENT OF CYBER CHECK RECEIVED
- STATEMENT OF CYBER CHECK PAID
- STATEMENT OF CYBER CHECK PAID DAILY
- STATEMENT OF CYBER CHECK PAYMENT BY TRADER
- STATEMENT OF CYBER CHECK DIVIDED
- STATEMENT OF CYBER CHECK BY BANK
- STATEMENT OF TRADER

(C Y B E R C H E C K)

END — **906**

908 ASK FOR PAYMENT
910 SELECT CHECK FOR PAYMENT REQUEST
911 CONFIRMATION OF ISSUE
912 DEPOSIT IN CURRENT ACCOUNT
914 STORE IN DATABASE
END

916 TRANSFER
917 DIVIDED/COMBINED TRANSFER? — YES
918 COMBINED TRANSFER? — YES
920 SELECT CYBER CHECK FOR COMBINED TRANSFER
922 INPUT BUSINESS REGISTRATION NUMBER OF TRADER WHO CYBER CHECK IS TO BE TRANSFERRED TO
924 ASSIGN NEW NUMBER OF COMBINED CHECK
926 CONFIRMATION OF COMBINED TRANSFER AND PAYMENT
928 STORE IN DATABASE
END

(918 NO)
932 SELECT CYBER CHECK FOR DIVIDED TRANSFER
934 INPUT BUSINESS REGISTRATION NUMBER OF TRADER WHO CYBER CHECK IS TO BE TRANSFERRED TO
935 ASSIGN CHECK NUMBER AFTER DIVISION
936 CONFIRMATION OF DIVIDED TRANSFER AND PAYMENT
938 STORE IN DATABASE
END

(917 NO)
940 SELECT CYBER CHECK FOR TRANSFER
942 INPUT BUSINESS REGISTRATION NUMBER OF TRADER WHO CYBER CHECK IS TO BE TRANSFERRED TO
944 CONFIRMATION OF TRANSFER AND PAYMENT
946 STORE IN DATABASE
END

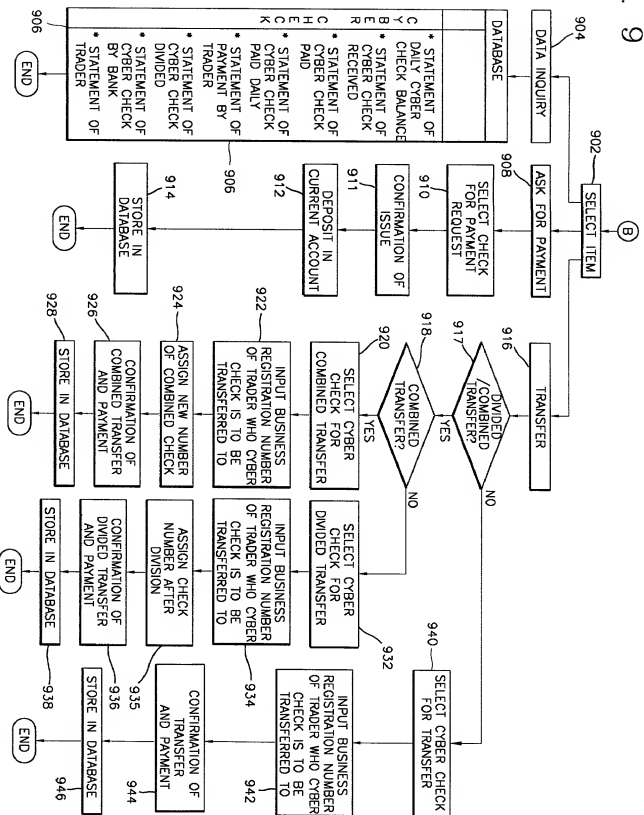# FIG. 10A

* YOU HAVE SELECTED CYBER CHECK TRANSACTION

1. PLEASE SELECT SERVICE ITEM

①   ②   ③

| DATA INQUIRY | ASK FOR PAYMENT | TRANSFER |

IN TRANSFERRING CYBER CHECK, YOU CAN DIVIDE OR COMBINE CYBER CHECKS RECEIVED

PLEASE SELECT DIVIDED METHOD, UNDIVIDED METHOD, OR COMBINED METHOD FOR TRANSFER

☑ COMBINED TRANFER   ☐ DIVIDED TRANFER   ☐ UNDIVIDED TRANFER

FIG. 10B

* YOU HAVE SELECTED COMBINED TRANSFER

1. PLEASE SELECT CHECK TO BE COMBINED AND TRANSFERRED

	CHECK NUMBER	BUSINESS REGISTRATION NUMBER	AMOUNT
CHECK BEFORE COMBINATION	E 1234−1	123−81−00234	5,000,000
	A 8743−2	325−81−12764	2,000,000
	B 3456	125−81−52769	500,000
	E 1234−4	325−81−12766	120,000
	SUM		7,620,000
	CHECK NUMBER	BUSINESS REGISTRATION NUMBER	AMOUNT
CHECK AFTER COMBINATION	E6857	338−81−22222	7,620,000
	SUM		7,620,000

CONFIRM   CANCEL

FIG. 10C

* YOU HAVE SELECTED DIVIDED TRANSFER

1. PLEASE INPUT CHECK TO BE DIVIDED AND TRANSFERRED

BEFORE DIVISION	NUMBER OF CHECK TO BE DIVIDED		E1234
	AMOUNT OF CHECK TO BE DIVIDED		10,000,000
TRANSFER DETAIL AFTER DIVISION	CHECK NUMBER	BUSINESS REGISTRATION NUMBER	AMOUNT
	E1234−1	123−81−00234	5,000,000
	E1234−2	325−81−12764	2,000,000
	E1234−3	125−81−52769	500,000
	E1234−4	325−81−12766	120,000
	E1234−5	325−81−12767	600,000
	E1234−5	325−81−12768	780,000
	E1234−7	325−81−12769	1,000,000
	SUM		10,000,000

[CONFIRM]   [CANCEL]